

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Patrick Andrew Harrison
Debtor

Case No. 19-00730-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: PamelaRad
Form ID: 309A

Page 1 of 2
Total Noticed: 47

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.

db +Patrick Andrew Harrison, 3 Village Circle, Apt. 404, Stroudsburg, PA 18360-1631
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
tr +John J Martin (Trustee), Law Offices of John J Martin, 1022 Court Street,
Honesdale, PA 18431-1925
5172170 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5165128 C.tech, P.O. Box 402, Mount Sinai, NY 11766-0402
5178211 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5165133 +Distressed Asset Portfolio, 10625 Techwood Circle, Cincinnati, OH 45242-2846
5165134 First National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68102-1593
5165136 +Keith Jeffrey Golub, Esquire, Hayt, Hayt & Landau, LLC, 2 Industrial Way,
Eatontown, NJ 07724-2279
5165137 LTD Financial Services LP, 3200 Wilcrest, Suite 600, Houston, TX 77042-6000
5165138 +Lutheran Augustana Ext Care, 5434 2nd Ave, Brooklyn, NY 11220-2606
5165140 +M & T Bank Mortgages, P.O. Box 900, Millsboro, DE 19966-0900
5190070 +M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508
5165144 +NYU Hospital Center/Lutheran Hospit, 550 1st Ave, New York, NY 10016-6402
5187338 +NYU LANGONE PHYSICIAN SERVICES, C.TECH COLLECTIONS, INC., 5505 NESCONSET HWY,
MT SINAI, NY 11766-2037
5165145 +NYU Langone Physician Services, PO Box 415662, Boston, MA 02241-5662
5165148 +RTR Financial Services, Inc, 2 Teleport Drive, Suite 302, Staten Island, NY 10311-1004
5165151 +Tsarouhis Law Group, 21 S. 9th St., Ste 200, Allentown, PA 18102-4861
5176644 +Unifund CCR, LLC, Tsarouhis Law Group, 21 South 9th Street, Allentown, PA 18102-4861
5165152 +United Collection Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: donna.kau@pocono-lawyers.com Nov 14 2019 19:05:08 Timothy B. Fisher, II,
Fisher and Fisher Law Offices, PO Box 396, 525 Main Street, Gouldsboro, PA 18424
ust E-mail/Text: USTPRRegion03.HA.ECF@USDOJ.GOV Nov 14 2019 19:05:17 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr E-mail/Text: camanagement@mtb.com Nov 14 2019 19:05:13 M&T Bank, 1100 Wehrle Drive,
Williamsville, NY 14221
cr +EDI: PRA.COM Nov 14 2019 23:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5165125 +EDI: AMEREXPR.COM Nov 14 2019 23:58:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537
5165124 +EDI: AMEREXPR.COM Nov 14 2019 23:58:00 American Express, P.O. Box 297879,
Fort Lauderdale, FL 33329-7879
5165123 +EDI: AMEREXPR.COM Nov 14 2019 23:58:00 American Express, PO Box 360001,
Ft. Lauderdale, FL 33336-0001
5174305 EDI: BECKLEE.COM Nov 14 2019 23:58:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5165126 EDI: BANKAMER.COM Nov 14 2019 23:58:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019
5165127 +EDI: TSYS2.COM Nov 14 2019 23:58:00 Barclay's Bank Delaware, P.O.Box 8803,
Wilmington, DE 19899-8803
5173219 EDI: CAPITALONE.COM Nov 14 2019 23:58:00 Capital One Bank (USA), N.A.,
by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5165129 EDI: CAPITALONE.COM Nov 14 2019 23:58:00 Capital One Bank USA NA, P.O.Box 30281,
Salt Lake City, UT 84130-0281
5165130 +EDI: CHASE.COM Nov 14 2019 23:58:00 Chase Card, P.O. Box 15298,
Wilmington, DE 19850-5298
5165132 EDI: DISCOVER.COM Nov 14 2019 23:58:00 Discover Bank, P.O. Box 15316,
Wilmington, DE 19850
5167655 EDI: DISCOVER.COM Nov 14 2019 23:58:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
5165135 +EDI: FSAE.COM Nov 14 2019 23:58:00 First Source Advantage LLC, 205 Bryant Woods South,
Amherst, NY 14228-3609
5165139 E-mail/Text: camanagement@mtb.com Nov 14 2019 19:05:13 M & T Bank, PO Box 900,
Millsboro, DE 19966
5165141 E-mail/Text: camanagement@mtb.com Nov 14 2019 19:05:13 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240-1288
5178528 +EDI: MID8.COM Nov 14 2019 23:58:00 MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011
5165142 +EDI: MID8.COM Nov 14 2019 23:58:00 Midland Funding, 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
5165143 +E-mail/Text: MKnitter@monroecountypa.gov Nov 14 2019 19:05:20 Monroe County Tax Claim,
1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2195
5189474 +E-mail/Text: MKnitter@monroecountypa.gov Nov 14 2019 19:05:20
Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
5165146 EDI: PRA.COM Nov 14 2019 23:58:00 Portfolio RC, 120 Corporate Blvd Suite 1,
Norfolk, VA 23502
5165147 EDI: PRA.COM Nov 14 2019 23:58:00 Portfolio Recovery Associates, Po Box 12914,
Norfolk, VA 23541

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Page 2 of 2
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

5165149 +EDI: RMSC.COM Nov 14 2019 23:58:00 SYNCB, PO BOX 965015, Orlando, FL 32896-5015
5165337 +EDI: RMSC.COM Nov 14 2019 23:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5165150 +E-mail/Text: bankruptcyleftdepartment@tsico.com Nov 14 2019 19:05:25 Transworld Systems INC,
PO Box 15273, Wilmington, DE 19850-5273

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
5178212* +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5178213* +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5165131* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
5189332* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
John J Martin (Trustee) pa36@ecifcbis.com, trusteemartin@martin-law.net
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Timothy B. Fisher, II on behalf of Debtor 1 Patrick Andrew Harrison donna.kau@pocono-lawyers.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Patrick Andrew Harrison	Social Security number or ITIN xxx-xx-1939
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
United States Bankruptcy Court	Middle District of Pennsylvania	EIN _____
Case number:	5:19-bk-00730-RNO	Date case filed in chapter 13 2/22/19
		Date case converted to chapter 7 10/28/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Patrick Andrew Harrison	
2. All other names used in the last 8 years		
3. Address	3 Village Circle Apt. 404 Stroudsburg, PA 18360	
4. Debtor's attorney	Timothy B. Fisher II Fisher and Fisher Law Offices PO Box 396 525 Main Street Gouldsboro, PA 18424	Contact phone 570 842-2753 Email: donna.kau@pocono-lawyers.com
5. Bankruptcy trustee	John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: pa36@ecfcbis.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office	<p>U.S. Bankruptcy Court 274 Max Roseann U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>Hours open: Monday – Friday 9:00 AM to 4:00 PM</p> <p>Contact phone (570) 831-2500</p> <p>Date: 11/14/19</p>
7. Meeting of creditors	<p>January 8, 2020 at 09:30 AM</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Council Chambers, 2nd Floor, Borough Municipal Building, 700 Sarah Street, Stroudsburg, PA 18360</p> <p>*** Valid photo identification and proof of social security number are required ***</p>
8. Presumption of abuse	<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.</p>
9. Deadlines	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 3/8/20</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
10. Proof of claim	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	<p>Please do not file a proof of claim unless you receive a notice to do so.</p>
11. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

